

Information to identify the case:

Debtor 1	Donald K. Painter Jr.	Social Security number or ITIN	xxx-xx-3281
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-27906-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Donald K. Painter Jr.
aka Donald K. Painter, aka Donald Painter, aka
Donald Painter Jr., aka Donald Kyle Painter Jr.

7/10/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Donald K. Painter, Jr.
DebtorCase No. 18-27906-ABA
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 32

Date Rcvd: Jul 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2020.

db +Donald K. Painter, Jr., 109 Rutgers Road, Pennsville, NJ 08070-3140
 aty +Catherine Aponte, 85 Broad Street, Suite 501, New York, NY 10004-1734
 lm +Fay Servicing, 440 S. La Salle, St #2000, Chicago, IL 60605-5011
 517743659 +CBNA/Citibank, Attn: Bankruptcy Department, PO Box 790034, Saint Louis, MO 63179-0034
 518768791 +Carneys Point Township Sewerage Authorit, 303 Harding Highway, Penns Grove, NJ 08069-2248
 517743658 +Catherine Aponte, Esq., Friedman Vartolo LLP, 85 Broad Street, Suite 501,
 New York, NY 10004-1734
 517743662 +Fay Servicing, Attn: Bankruptcy Department, 440 S. LaSalle Street, Suite 2000,
 Chicago, IL 60605-5011
 517743663 +Fay Servicing, PO Box 809441, Chicago, IL 60680-9441
 518318720 Fay Servicing, LLC, PO Box 814609, Dallas, TX 753814609
 517743665 #+Karen Loper, 83 Castle Heights Ave., Pennsville, NJ 08070-2201
 518768792 New Jersey American Water, PO Box 371331, Pittsburgh, PA 15250-7331
 517743666 OneMain Financial Group, LLC, Attn: Bankruptcy Department, 601 N. W. 2nd Street,
 Chicago, IL 60605
 517850117 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245)
 517743667 +Salem County Sheriff Department, Attn: Foreclosure Sheriff Sales, Re: F-18000387,
 94 Market Street, Salem, NJ 08079-1914
 517743668 State of NJ Dept. of Treasury, Division of Taxation, Attn: Debbie Janowski, PO Box 190,
 Trenton, NJ 08695-0190
 517753898 +Wilmington Savings Fund Society, Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 517743670 +Wilmington Savings Fund Society, D/B/A Christiana Trust/Citigroup Mtg,
 388 Greenwich St., 14th Floor, New York, NY 10013-2362

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Jul 11 2020 04:08:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 11 2020 01:15:44 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 11 2020 01:15:35 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517743657 +EDI: CAPITALONE.COM Jul 11 2020 04:08:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 517824160 EDI: CAPITALONE.COM Jul 11 2020 04:08:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 517743660 +EDI: WFNNB.COM Jul 11 2020 04:08:00 Comenity Bank - Boscovs, Attn: Bankruptcy Department,
 PO Box 182125, Columbus, OH 43218-2125
 517743661 E-mail/PDF: creditonebknofications@resurgent.com Jul 11 2020 01:11:12 Credit One Bank,
 Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
 517743664 EDI: IRS.COM Jul 11 2020 04:08:00 Internal Revenue Service, PO Box 21126,
 Philadelphia, PA 19114
 517865631 E-mail/PDF: resurgentbknofications@resurgent.com Jul 11 2020 01:11:22
 LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,
 FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517768003 +EDI: AGFINANCE.COM Jul 11 2020 04:08:00 OneMain, PO Box 3251, Evansville, IN 47731-3251
 517873056 EDI: PRA.COM Jul 11 2020 04:08:00 Portfolio Recovery Associates, LLC, c/o Best Buy Visa,
 POB 41067, Norfolk VA 23541
 517851754 EDI: PRA.COM Jul 11 2020 04:08:00 Portfolio Recovery Associates, LLC, c/o H H Gregg,
 POB 41067, Norfolk VA 23541
 517859148 EDI: Q3G.COM Jul 11 2020 04:08:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
 PO Box 788, Kirkland, WA 98083-0788
 517746058 +EDI: RMSC.COM Jul 11 2020 04:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517743669 EDI: RMSC.COM Jul 11 2020 04:08:00 Synchrony Bank - HH Gregg, Attn: Bankruptcy Department,
 PO Box 965060, Orlando, FL 32896-5060

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517867909 WILLMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRIST, Fay Servicing, LLC,
 3000 Kellway Drive Suite 150 Carrollton,
 cr* +Wilmington Savings Fund Society, Robertson, Anschutz & Schneid P.L., 6409 Congress Ave.,
 Suite 100, Boca Raton, FL 33487-2853
 517873577* +Karen Loper, 83 Castle Heights Avenue, Pennsville, NJ 08070-2201

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 32

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, FSB, D/B/A Christiana Trust, Not in its Individual Capacity, but Solely as Indenture Trustee of Citigroup Mortgage Loan Trust 2015-RP2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan on behalf of Creditor Wilmington Savings Fund Society hkaplan@rasnj.com, informationathnk@aol.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.axosfs.com
Melissa N. Licker on behalf of Creditor Wilmington Savings Fund Society NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com
S. Daniel Hutchison on behalf of Debtor Donald K. Painter, Jr. sdhteamlaw@outlook.com, backupcourt@outlook.com; sdhlawparal@outlook.com; hutchisonsr39026@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7